

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
PHILADELPHIA DIVISION**

In re:

JOHN E SHALLES

Debtor(s)

Case No. 17-17427-AMC

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/01/2017.
- 2) The plan was confirmed on 05/30/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 01/06/2021.
- 6) Number of months from filing or conversion to last payment: 36.
- 7) Number of months case was pending: 42.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$66,335.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$163,306.65  
Less amount refunded to debtor \$7,410.78

**NET RECEIPTS: \$155,895.87**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$0.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$14,174.47  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$14,174.47**

Attorney fees paid and disclosed by debtor: \$3,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AES/NATIONAL COLLEGIATE	Unsecured	10,014.00	NA	NA	0.00	0.00
AMERICAN EXPRESS NATIONAL BAN	Unsecured	5,385.00	5,385.33	5,385.33	2,079.74	0.00
BANK OF AMERICA	Unsecured	22,889.89	NA	NA	0.00	0.00
BARCLAYS BANK OF DELAWARE	Unsecured	1,246.00	NA	NA	0.00	0.00
CHASE	Unsecured	3,654.00	NA	NA	0.00	0.00
CITADEL FEDERAL CREDIT UNION	Unsecured	5,590.59	5,999.22	5,999.22	2,316.80	0.00
CITI CARDS	Unsecured	8,166.26	NA	NA	0.00	0.00
COMCAST	Unsecured	1,078.66	NA	NA	0.00	0.00
DELAWARE COUNTY TAX CLAIM BU	Secured	2,961.33	2,961.33	0.00	0.00	0.00
DELAWARE COUNTY TREASURER	Priority	1,078.00	NA	NA	0.00	0.00
DEPARTMENT STORE NATIONAL BAN	Unsecured	2,915.00	3,015.58	3,015.58	1,164.57	0.00
DEX MEDIA	Unsecured	533.10	555.54	555.54	214.54	0.00
DISCOVER BANK	Unsecured	3,515.00	3,265.90	3,265.90	1,261.25	0.00
FIRST NATIONAL BANK OMAHA	Unsecured	3,515.36	3,515.36	3,515.36	1,357.57	0.00
GEVALIA-KAFFE	Unsecured	97.68	NA	NA	0.00	0.00
JH PORTFOLIO DEBT EQUITIES LLC	Unsecured	6,427.00	6,427.19	6,427.19	2,482.08	0.00
JOHN PATRICK PUBLISHING CO	Unsecured	500.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	2,281.00	2,328.27	2,328.27	899.13	0.00
M&T BANK	Unsecured	18,636.00	19,162.51	19,162.51	7,400.25	0.00
M&T BANK	Secured	250,597.00	255,575.73	7,483.83	7,483.83	0.00
MERRICK BANK	Unsecured	5,378.11	5,476.24	5,476.24	2,114.84	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	5,370.00	1,776.43	1,776.43	686.04	0.00
MOMA FUNDING LLC	Unsecured	1,742.12	1,815.95	1,815.95	701.28	0.00
NEWTOWN TOWNSHIP	Priority	566.72	NA	NA	0.00	0.00
ONDECK CAPITAL	Unsecured	16,662.00	NA	NA	0.00	0.00
PA DEPARTMENT OF REVENUE	Secured	5,505.86	5,505.86	6,583.34	6,583.34	0.00
PA DEPARTMENT OF REVENUE	Priority	NA	21,407.50	21,407.50	21,407.50	0.00
PA DEPARTMENT OF REVENUE	Unsecured	26,917.83	5,510.33	452.02	452.02	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,465.00	1,568.89	1,568.89	605.88	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	4,744.00	4,884.03	4,884.03	1,886.13	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,602.00	2,647.10	2,647.10	1,022.27	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,553.00	1,590.29	1,590.29	614.15	0.00
RUSHMORE LOAN MGMT SVCS LLC	Secured	213,167.94	198,174.86	25,106.11	25,106.11	0.00
SYNCHRONY BANK	Unsecured	11,983.53	NA	NA	0.00	0.00
TD BANK NA	Unsecured	1,013.00	NA	NA	0.00	0.00
TD RETAIL CREDIT SERVICES	Unsecured	3,327.00	3,552.79	3,552.79	1,372.03	0.00
THD/CBNA	Unsecured	1,641.00	NA	NA	0.00	0.00
TOYOTA MOTOR CREDIT CORP	Secured	11,377.00	10,317.34	25.86	25.86	0.00
UNITED STATES TREASURY (IRS)	Unsecured	NA	182.50	182.50	70.48	0.00
UNITED STATES TREASURY (IRS)	Priority	47,483.55	21,984.31	21,984.31	21,984.31	0.00
US BANK	Unsecured	12,502.32	NA	NA	0.00	0.00
WELLS FARGO BANK	Unsecured	9,387.14	9,387.14	9,387.14	3,625.17	0.00
WELLS FARGO BANK NA	Unsecured	36,201.00	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Secured	25,000.00	7,410.79	7,410.79	0.00	0.00
WELLS FARGO BANK NA	Secured	216,000.00	229,125.20	26,804.23	26,804.23	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$66,804.96	\$59,394.17	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$6,609.20	\$6,609.20	\$0.00
<b>TOTAL SECURED:</b>	<b>\$73,414.16</b>	<b>\$66,003.37</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$43,391.81	\$43,391.81	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$43,391.81</b>	<b>\$43,391.81</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$82,988.28</b>	<b>\$32,326.22</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$14,174.47</u>
Disbursements to Creditors	<u>\$141,721.40</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$155,895.87</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/21/2021

By: /s/ Scott F. Waterman

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.